

SCHEDULE OF CHARGES FOR WHEELS LOAN



चलो आगे बढ़ें

S.No.	Parameters	Charges applicable as per product				
		Two Wheeler	Three Wheeler	Car	Commercial Vehicle & Cons. Equipment	Tractor Finance
1	Interest Rate	Up to 30% p.a.	Up to 30% p.a.	Up to 30% p.a.	Up to 30% p.a.	Up to 30% p.a.
2	Interest Rate- Used Vehicle	Up to 30% p.a.	Up to 30% p.a.	Up to 30% p.a.	Up to 30% p.a.	Up to 30% p.a.
3	Loan Processing Charges	Upto 3% of Loan amount, Min. ₹ 500	Upto 2% of Loan amount	Upto 2% of Loan amount	Upto 2% of Loan amount	Upto 2% of Loan amount
4	Documentation Charges	Up to ₹ 2000	Up to ₹ 2000	Up to ₹ 5000	Up to ₹ 5000	Up to ₹ 5000
5	Stamping Charges	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act
6	Overdue Interest	3% per month on outstanding amount	3% per month on outstanding amount	3% per month on outstanding amount	3% per month on outstanding amount	3% per month on outstanding amount
7	Prepayment/ Foreclosure charges	5% of Principal Outstanding, if paid before 12 month	5% of Principal Outstanding, if paid before 12 month	5% of Principal Outstanding, if paid before 12 month	5% of Principal Outstanding, if paid before 12 month	5% of Principal Outstanding, if paid before 12 month
		3% of Principal Outstanding, if paid after 12 month	3% of Principal Outstanding, if paid after 12 month	3% of Principal Outstanding, if paid after 12 month	3% of Principal Outstanding, if paid after 12 month	3% of Principal Outstanding, if paid after 12 month
8	Part Foreclosure	Not Allowed	Not Allowed	Not Allowed	Not Allowed	Not Allowed
9	Collection Charges	₹ 600 per visit	₹ 600 per visit	₹ 600 per visit	₹ 600 per visit	₹ 600 per visit
10	Cheque/ SI/ACH/ECS Return Charges	₹ 500	₹ 300	₹ 500	₹ 500	₹ 500
11	Issuance of Duplicate NOC	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
12	Statement of Account	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
13	Duplicate Amortisation/Repayment Schedule	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
14	Swap Charges (Replacement of PDC/Change of Bank)	₹ 1000	₹ 1000	₹ 1000	₹ 1000	₹ 1000
15	Foreclosure Statement Charges	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
16	Change in Instalment Due Date	₹ 500 plus difference period interest (if any)	₹ 500 plus difference period interest (if any)	₹ 500 plus difference period interest (if any)	₹ 500 plus difference period interest (if any)	₹ 500 plus difference period interest (if any)
17	Duplicate Copy of Property/Loan Document	₹ 1000	₹ 1000	₹ 1000	₹ 1000	₹ 1000
18	Valuation Charges for Used/Refinance Vehicles	Not applicable	Up to ₹ 1000	Up to ₹ 1000	Up to ₹ 1000	Up to ₹ 1000
19	Special NOC without removing of Hypothecation	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
20	Legal/ Sarfeasi/Incidental Charges	At Actuals	At Actuals	At Actuals	At Actuals	At Actuals
21	Repossession Charges	Up to ₹ 6500	Up to ₹ 8000	Up to ₹ 10,000	Up to ₹ 15,000	Up to ₹ 15,000
22	Tele Collection Charges	₹ 40	₹ 40	₹ 40	₹ 40	₹ 40
23	Cheque/Disbursement/Loan cancellation	₹ 1000 (within 7 days of cheque issue date)	₹ 1000 (within 7 days of cheque issue date)	₹ 1000 (within 7 days of cheque issue date)	₹ 1000 (within 7 days of cheque issue date)	₹ 1000 (within 7 days of cheque issue date)
		₹ 1000 plus interest up to cancellation Period	₹ 1000 plus interest up to cancellation Period	₹ 1000 plus interest up to cancellation Period	₹ 1000 plus interest up to cancellation Period	₹ 1000 plus interest up to cancellation Period

NOTE:

- Charges are as applicable for the respective Wheels product variants as defined by AU Small Finance Bank.
- The above charges are subject to revision with prior intimation of 30 days to all account holders.
- GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge.
- Bank do not levy any loan related and adhoc service charges/inspection charges on priority sector loans up to ₹ 25000.
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details